Certificate Number: 15111-PAM-DE-029436391

Bankruptcy Case Number: 13-01920



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 17, 2017, at 11:19 o'clock AM EDT, Teresa Lynn Miller completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 17, 2017 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education